

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 James Springman  
 Kristie Springman  
 Debtors

Case No. 13-21083-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Oct 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2019.

db/jdb  
 smg +James Springman, Kristie Springman, 33 Alans Lane, Boyertown, PA 19512-9610  
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13255860 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 13932067 Athene Annuity and Life Company, an Iowa Corp, c/o Shellpoint Mortgage Servicing,  
 PO Box 10826, Greenville, SC 29603-0826  
 13216855 +Diamond Credit Union, 1600 Medical Dr, Pottstown, PA 19464-3242  
 13424134 +LSF9 Master Participation Trust, Caliber Home Loans, Inc., 13801 Wireless Way,  
 Oklahoma City, OK 73134-2500  
 13223112 #+Law Office of Stephen Ross, P.C., 152 E. High Street, Suite 100, Pottstown, PA 19464-5480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 26 2019 03:39:35  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 26 2019 03:39:51 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13325695 EDI: CAPITALONE.COM Oct 26 2019 07:18:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 13322034 EDI: BL-BECKET.COM Oct 26 2019 07:18:00 Capital One, N.A., c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 13332117 E-mail/PDF: resurgentbknofications@resurgent.com Oct 26 2019 03:33:18  
 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13248623 EDI: AGFINANCE.COM Oct 26 2019 07:18:00 OneMain Financial, Inc., P.O. Box 6042,  
 Sioux Falls, SD 57117-6042  
 13271089 EDI: PRA.COM Oct 26 2019 07:18:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 13270950 +E-mail/Text: csidl@sbcglobal.net Oct 26 2019 03:39:51 Premier Bankcard/Charter,  
 P.O. Box 2208, Vacaville, CA 95696-8208  
 13282978 EDI: Q3G.COM Oct 26 2019 07:18:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 13264975 +E-mail/Text: electronicbkydocs@nelnet.net Oct 26 2019 03:39:45 US Department of Education,  
 c/o Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 27, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2019 at the address(es) listed below:

JOSEPH L QUINN on behalf of Debtor James Springman CourtNotices@rqplaw.com  
JOSEPH L QUINN on behalf of Joint Debtor Kristie Springman CourtNotices@rqplaw.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmil@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
MATTHEW CHRISTIAN WALDT on behalf of Creditor DLJ Mortgage Capital, Inc.  
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
NATHALIE PAUL on behalf of Creditor LSF9 Master Participation Trust, by Caliber Home Loans,  
Inc., solely in its capacity as servicer npaul@weltman.com, PitEcf@weltman.com  
ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)  
ecfmil@readingchl3.com, ecf\_frpa@trusteel3.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingChl3.com, ecf\_frpa@trusteel3.com  
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:			
Debtor 1	<b>James Springman</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Kristie Springman</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>13-21083-amc</b>			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James Springman

Kristie Springman  
fka Kristie Traylor

10/24/19

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**